

News from:

TMEFCU

Volume 10, Issue 3

July 2004

Important info to remember:

- - Never give your social security number, account number or any PIN numbers over the phone, unless you know the caller.
- - Always review your receipts and statements carefully for accuracy
- - Always check our rates before going elsewhere
- - Sign up for Home Banking and Bill Pay

Some of our Services:

-
- - Mastercard - 10.9% Fixed
- - FREE Interest bearing Checking Accounts with Debit MasterCard
- - Money Orders
- - American Express Traveller Cheques
- - Access 24 (Telephone Teller)
- - Home Banking and Bill Pay
- E*Statements



Location:

752 Main Street
Tewksbury, MA 01876
Phone: 978 851-9750

Annual Meeting



Save the date!!!

Saturday, September 11, 2004

Tewksbury/Wilmington Elks Hall

Outside Grove Area

South Street, Tewksbury

1:00 p.m. - Registration for Drawing

1:30 p.m. - Meeting

Buffet Bar-B-Q to follow

Tickets: Member: \$10.00

Home Banking:



Access your account 24 hours a day, 7 days a week. Check account balances, transfer money, make loan payments, and much more.

Check Images available online!



Always Choose 'Credit', Why?

Your decision on choosing 'debit' or 'credit' depends on your personal preference. But by choosing 'credit' you are actually helping the Credit Union (and yourself). It costs less for the Credit Union to process a 'credit' transaction, therefore we can keep our overall expenses lower—and pass those savings along to our members in the form of higher dividends (or reduced fees).

Credit/Debit Card Tips:

FRAUD IS ON THE RISE!

Do not use an ATM if it looks suspicious, it could be a skimming device. (Thieves set up a device that captures the mag-



Town Employees:

Remind all of your relatives (parents, brothers, sisters, grandparents, nieces, and nephews) that they can join the credit union.

Credit Union Closings for 2004

- Monday, July 5, 2004
- Saturday, September 4, 2004
- Monday, September 6, 2004
- Monday, October 11, 2004
- Thursday, November 11, 2004

APRIL BOOK DRIVE UPDATE

Congratulations! To all who donated to the April Book Drive!! We had a great response this year and donated 672 books to Community Teamwork Child Services of Lowell. They were thrilled to receive so many books and extended their heartfelt thanks to all that contributed. The books will be used in classroom settings and also distributed to parents in need to read to their children at home.



Giving the opportunity for a child to expand their mind and imagination through reading is a wonderful gift.